(c) SEBI has made a request for a rotating corpus of Rs. fifty crores from the Investor Education and Protection Fund with a view to sustain the Investor Education Campaign of SEBI. No final decision in the matter has been taken.

**Rural and urban share in bank deposits**

*405. SHRI MOTILAL VORA: Will the Minister of FINANCE be pleased to state:

(a) the rural and urban share in bank deposits, at present;

(b) the amount of loans provided by banks in rural areas;

(c) whether Government propose to provide more loans for rural areas; and

(d) if so, the details thereof?

THE MINISTER OF FINANCE (SHRI P. CHIDAMBARAM): (a) and (b) The Reserve Bank of India (RBI) has reported that the share of rural, semi-urban and urban (including Metropolitan) areas in banks' deposits during the year 2003-04 was 12.86%, 17.62% and 69.52%, respectively. The bank credit given to the rural areas during the said period was Rs. 85,224 crores (approx) representing 9.56% of the total credit.

(c) and (d) Pursuant to the Agriculture Credit Policy announced by Government on June 18, 2004, the RBI has advised all Scheduled Commercial Banks and NABARD to all Cooperative Banks to enhance agricultural credit during the year 2004-05. Keeping in view the Government's goal of significantly improving flow of credit and covering additional farmers under institutional credit, the aforesaid policy envisages the following measures:—

(i) Rescheduling/restructuring loans of distressed farmers;

(ii) One Time Settlement (OTS) for small and marginal farmers;

(iii) Fresh finance for farmers whose earlier debts have been settled through compromise or write off; and

(iv) Relief measures for farmers indebted to non-institutional lenders.

The RBI and NABARD have issued guidelines in this behalf, on 24th June and 29th June 2004, respectively to Schedule Commercial Banks

and Cooperatives. The Credit flow to Agriculture from all lending institutions is projected at about Rs. 1,05,000 crores.

The above policy envisages coverage of at least 100 new farmers at each rural and semi-urban branch, targeting a total number of 50 lakh farmers throughout the country; loans for two to three investment projects in the new areas of plantation and horticulture, fisheries, organic farming, agro-processing, livestock, micro irrigation, sprinkler irrigation, watershed management, village ponds development and other allied activities, apart from financing 10 agro-clinics in every district.

**Committee for proper water management**

†*406. DR. MURLI MANOHAR JOSHI:
SHRI RAM JETHMALANI:

Will the Minister of WATER RESOURCES be pleased to state:

(a) whether Government have constituted a new Committee for suggesting proper management of water in the country;

(b) if so, the reasons therefor and by when the said Committee is likely to submit its report;

(c) whether Government had received suggestions with regard to proper management of water during the past years also; and

(d) if so, the action taken thereon?

THE MINISTER OF WATER RESOURCES (SHRI PRIYA RANJAN DASMUNSI): (a) to (d) The Government has not constituted any new Committee for suggesting proper management of water in the country. However, Ministry of Water Resources has constituted a Task Force for Flood Management/Erosion Control to suggest short term and long term measure for management of flood control in Assam and other neighbouring states as well as Bihar, West Bengal and Eastern Uttar Pradesh. The Planning Commission has also constituted (i) Task Group on Integration of ongoing schemes to address Water Conservation as a Water Mission and (ii) Task Group on Efficient utilisation of Water Resources.

The suggestions on various issues relating to development and management of water resources are expressed by experts from time to

†The Original notice of question was received in Hindi.